From: Tiago Quinamo < tiagoquinamo@yahoo.com>

Sent: Thursday, February 4, 2010 12:25 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

RIN 3038-AC61

Dear Sir/Madam,

As a retail forex trader, I am extremely concerned about the recent proposed margin changes that could increase the minimum margin requirement to 10 percent. Such a change to the current minimum requirements would be devastating to retail forex traders here in the US.

I therefore urge you to reconsider the proposed margin changes and not allow this rule to stand. It will harm the average citizen in a time when we need to hold on to our dreams in the knowledge that we will not be excluded from competing in the forex market.

Sincerely,

Tiago Quinamo